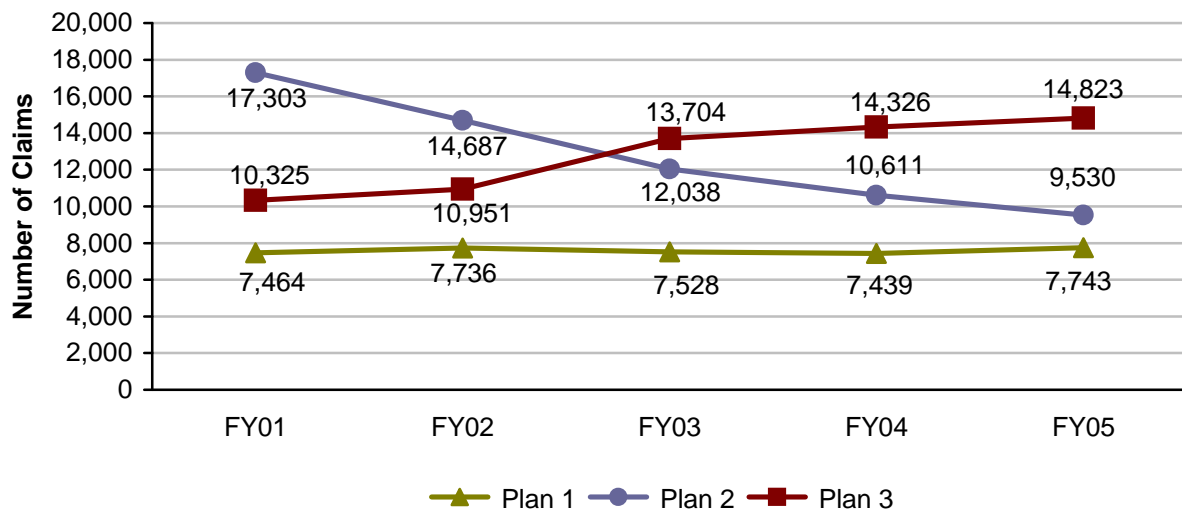


## Comparison of Claims by Plan Type

This section provides the most current summary available on reported claims through FY05. The information is based on First Reports of Injury and Occupational Disease received by the department. Both medical only and indemnity claims are included.

**Exhibit 2.1**  
**Reported Claims<sup>1</sup> - Five Year Trend**  
**By Plan Type<sup>2</sup>**



**Notes:**

<sup>1</sup>Total claim numbers continually change due to reporting.

<sup>2</sup>Plan types: Plan 1 – Self Insured Employers, Plan 2 – Private Insurance, Plan 3 – Montana State Fund.

**Exhibit 2.2**  
**Reported Claims<sup>1</sup>**  
**By Plan Type<sup>2</sup> and Fiscal Year of Injury**

Plan Type	FY01		FY02		FY03		FY04		FY05	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Plan 1	7,464	21.2%	7,736	23.1%	7,528	22.6%	7,439	22.9%	7,743	24.1%
Plan 2	17,303	49.2%	14,687	43.9%	12,038	36.1%	10,611	32.7%	9,530	29.6%
Plan 3	10,325	29.3%	10,951	32.7%	13,704	41.1%	14,326	44.2%	14,823	46.1%
UEF	111	0.3%	68	0.2%	51	0.2%	67	0.2%	68	0.2%
<b>Total</b>	<b>35,203</b>	<b>100%</b>	<b>33,442</b>	<b>100%</b>	<b>33,321</b>	<b>100%</b>	<b>32,443</b>	<b>100%</b>	<b>32,164</b>	<b>100%</b>

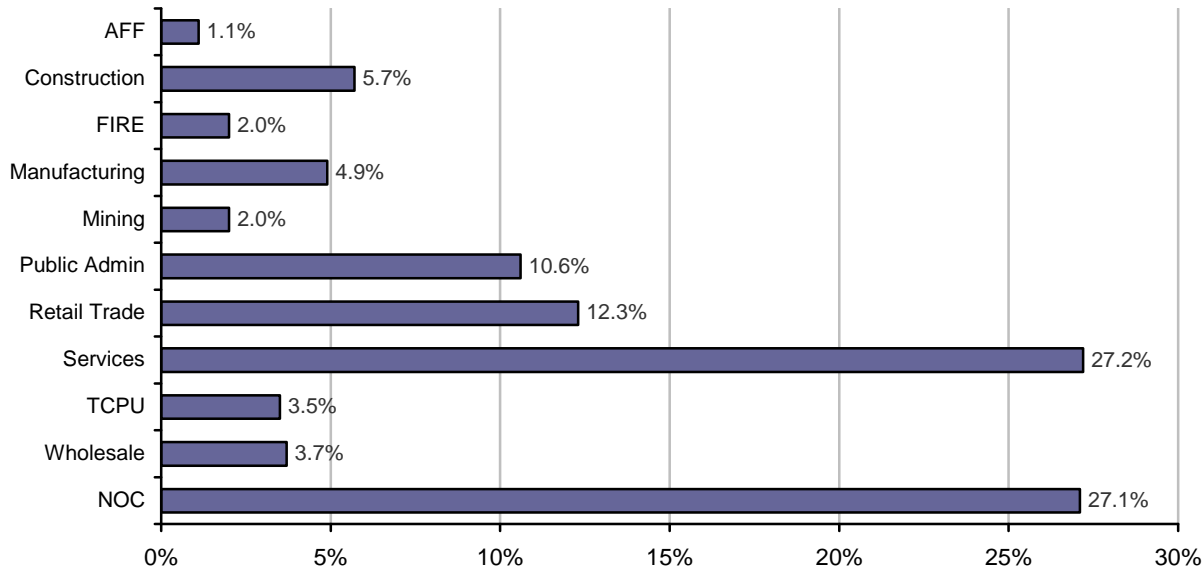
**Notes:**

<sup>1</sup>Total claim numbers continually change due to reporting.

<sup>2</sup>Plan types: Plan 1 – Self Insured Employers, Plan 2 – Private Insurance, Plan 3 – Montana State Fund.

# Injured Worker Characteristics

**Exhibit 2.3**  
**Reported Claims - FY05**  
**By Standard Industrial Classification Major Groups<sup>1</sup>**



**Notes:**

<sup>1</sup>Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.  
AFF means Agriculture, Forestry and Fishing.  
FIRE means Finance, Insurance and Real Estate.  
TCPU means Transportation, Communication and Public Utilities.  
NOC means Not Otherwise Classified.

**Exhibit 2.4**  
**Reported Claims<sup>1</sup>**  
**By Standard Industrial Classification Major Groups<sup>2</sup> and Fiscal Year of Injury**

Standard Industrial Classification	FY01		FY02		FY03		FY04		FY05	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing (AFF)	421	1.2%	372	1.1%	431	1.3%	356	1.1%	341	1.1%
Construction	2,508	7.1%	2,264	6.8%	2,110	6.3%	1,988	6.1%	1,842	5.7%
Finance, Insurance & Real Estate (FIRE)	959	2.7%	599	1.8%	730	2.2%	677	2.1%	647	2.0%
Manufacturing	2,696	7.7%	2,424	7.2%	2,195	6.6%	1,800	5.5%	1,581	4.9%
Mining	600	1.7%	551	1.6%	468	1.4%	607	1.9%	644	2.0%
Public Administration	3,266	9.3%	3,746	11.2%	3,649	11.0%	3,180	9.8%	3,404	10.6%
Retail Trade	4,982	14.2%	4,705	14.1%	4,346	13.0%	4,378	13.5%	3,947	12.3%
Services	8,873	25.2%	8,055	24.1%	8,481	25.5%	8,342	25.7%	8,738	27.2%
Transportation, Communication & Public Utilities (TCPU)	1,617	4.6%	1,419	4.2%	1,306	3.9%	1,200	3.7%	1,126	3.5%
Wholesale Trade	1,580	4.5%	1,417	4.2%	1,384	4.2%	1,235	3.8%	1,177	3.7%
NOC <sup>3</sup>	7,701	21.9%	7,890	23.6%	8,221	24.7%	8,680	26.8%	8,717	27.1%
<b>Total</b>	<b>35,203</b>	<b>100%</b>	<b>33,442</b>	<b>100%</b>	<b>33,321</b>	<b>100%</b>	<b>32,443</b>	<b>100%</b>	<b>32,164</b>	<b>100%</b>

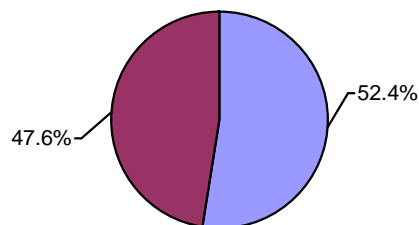
**Notes:**

<sup>1</sup>Some counts may vary slightly from previous reports due to corrections from insurers.

<sup>2</sup>Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

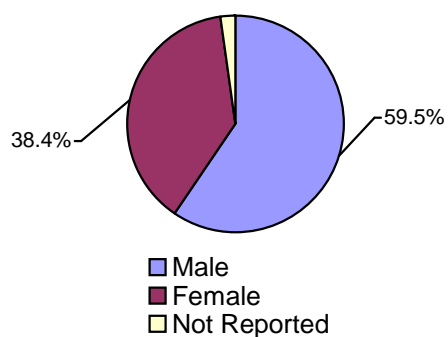
<sup>3</sup>NOC means Not Otherwise Classified.

**Exhibit 2.5**  
**Employed Population Composition<sup>1</sup> - CY04**



According to the U.S. Department of Labor, the 2004 employed population in Montana was almost equally divided between male and female workers, with males at just over 52% of the total workforce.

**Exhibit 2.6**  
**Reported Claims - CY04**



Despite a relatively balanced workforce, male claims accounted for almost 60% of the total reported injuries in CY04. While male employees make up less than 5% more of the total workforce than female employees, male workers still experienced over 20% more of the total claim related injuries.

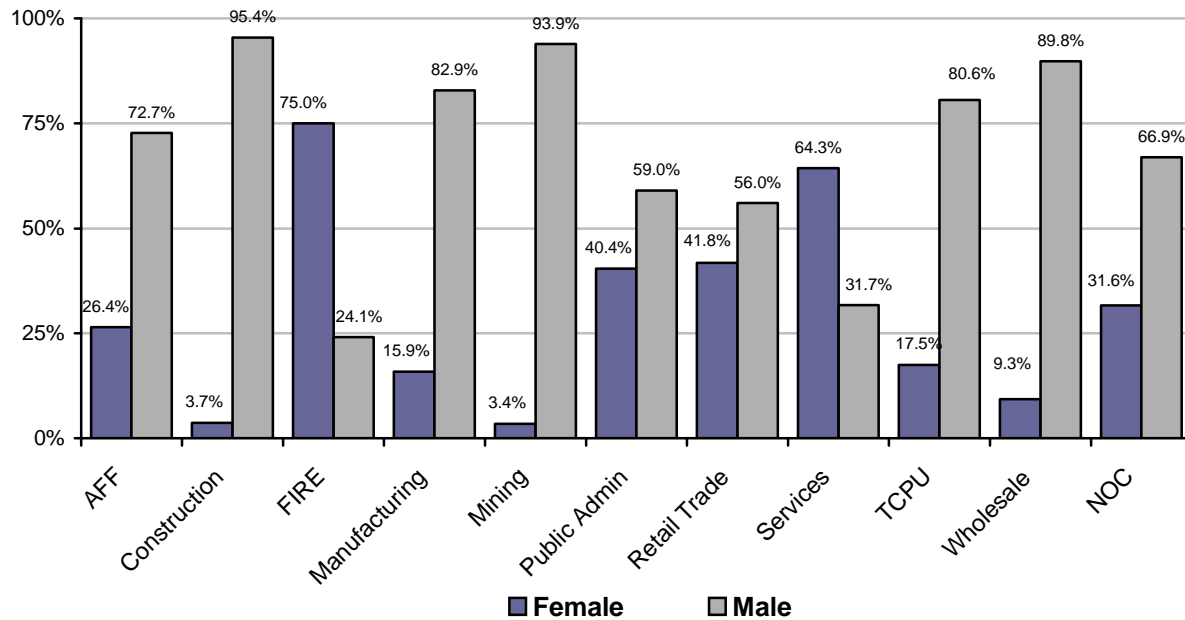
**Exhibit 2.7**  
**Reported Claims**  
**By Gender and Fiscal Year of Injury**

Gender	FY01		FY02		FY03		FY04		FY05	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Female	13,554	38.5%	12,886	38.5%	13,022	39.1%	12,485	38.5%	12,619	39.2%
Male	21,457	61.0%	20,455	61.2%	19,793	59.4%	19,316	59.5%	18,868	58.7%
Not Reported	192	0.5%	101	0.3%	506	1.5%	642	2.0%	677	2.1%
<b>Total</b>	<b>35,203</b>	<b>100%</b>	<b>33,442</b>	<b>100%</b>	<b>33,321</b>	<b>100%</b>	<b>32,443</b>	<b>100%</b>	<b>32,164</b>	<b>100%</b>

**Notes:**

<sup>1</sup> Based on total employed population of 462,000 (242,000 male and 220,000 female); figures provided by U.S. Department of Labor, Bureau of Labor Statistics, "Employment status of the civilian noninstitutional population in states by sex, race, Hispanic or Latino ethnicity, marital status, and detailed age", <http://stats.bls.gov/lau/home.htm>

**Exhibit 2.8**  
**Reported Claims - FY05**  
**By Standard Industrial Classification Major Groups<sup>1</sup> and Gender**



**Exhibit 2.9**  
**Reported Claims - FY05**  
**By Standard Industrial Classification Major Groups<sup>1</sup> and Gender**

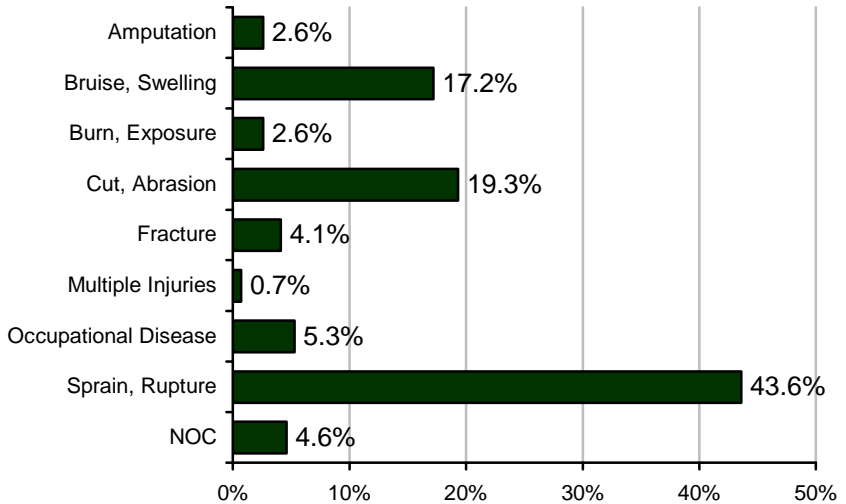
Standard Industrial Classification	Female		Male		Not Reported		Total	
	Count	Percent <sup>2</sup>	Count	Percent <sup>2</sup>	Count	Percent <sup>2</sup>	Count	Percent <sup>2</sup>
Agriculture, Forestry & Fishing (AFF)	90	26.4%	248	72.7%	3	0.9%	341	100%
Construction	68	3.7%	1,757	95.4%	17	0.9%	1,842	100%
Finance, Insurance & Real Estate (FIRE)	485	75.0%	156	24.1%	6	0.9%	647	100%
Manufacturing	251	15.9%	1,310	82.9%	20	1.3%	1,581	100%
Mining	22	3.4%	605	93.9%	17	2.6%	644	100%
Public Administration	1,376	40.4%	2,008	59.0%	20	0.6%	3,404	100%
Retail Trade	1,649	41.8%	2,210	56.0%	88	2.2%	3,947	100%
Services	5,615	64.3%	2,774	31.7%	349	4.0%	8,738	100%
Transportation, Communication and Public Utilities (TCPU)	197	17.5%	907	80.6%	22	2.0%	1,126	100%
Wholesale Trade	110	9.3%	1,057	89.8%	10	0.8%	1,177	100%
NOC <sup>2</sup> SIC codes	2,756	31.6%	5,836	66.9%	125	1.4%	8,717	100%
<b>Total</b>	<b>12,619</b>	<b>39.2%</b>	<b>18,868</b>	<b>58.7%</b>	<b>677</b>	<b>2.1%</b>	<b>32,164</b>	<b>100%</b>

**Notes:**

<sup>1</sup>Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

<sup>2</sup>Percentages based on total claims per SIC code, including female, male, and "Not Reported" gender types.

**Exhibit 2.10**  
**Reported Claims - FY05**  
**By Nature of Injury<sup>1</sup>**



**Exhibit 2.11**  
**Reported Claims**  
**By Nature of Injury<sup>1</sup> and Fiscal Year of Injury**

Nature of Injury	FY01		FY02		FY03		FY04		FY05	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Amputation	681	1.9%	656	2.0%	783	2.3%	787	2.4%	830	2.6%
Bruise, Swelling	5,652	16.1%	5,094	15.2%	5,535	16.6%	5,449	16.8%	5,545	17.2%
Burn, Exposure	904	2.6%	933	2.8%	775	2.3%	821	2.5%	845	2.6%
Cut, Abrasion	7,098	20.2%	6,776	20.3%	6,613	19.8%	6,420	19.8%	6,223	19.3%
Fracture	1,505	4.3%	1,437	4.3%	1,451	4.4%	1,364	4.2%	1,327	4.1%
Multiple Injuries	357	1.0%	253	0.8%	228	0.7%	219	0.7%	214	0.7%
Occupational Disease	1,972	5.6%	1,828	5.5%	1,831	5.5%	1,655	5.1%	1,704	5.3%
Sprain, Rupture	14,401	40.9%	14,285	42.7%	14,499	43.5%	14,421	44.5%	14,011	43.6%
NOC <sup>2</sup>	2,633	7.5%	2,180	6.5%	1,606	4.8%	1,307	4.0%	1,465	4.6%
<b>Total</b>	<b>35,203</b>	<b>100%</b>	<b>33,442</b>	<b>100%</b>	<b>33,321</b>	<b>100%</b>	<b>32,443</b>	<b>100%</b>	<b>32,164</b>	<b>100%</b>

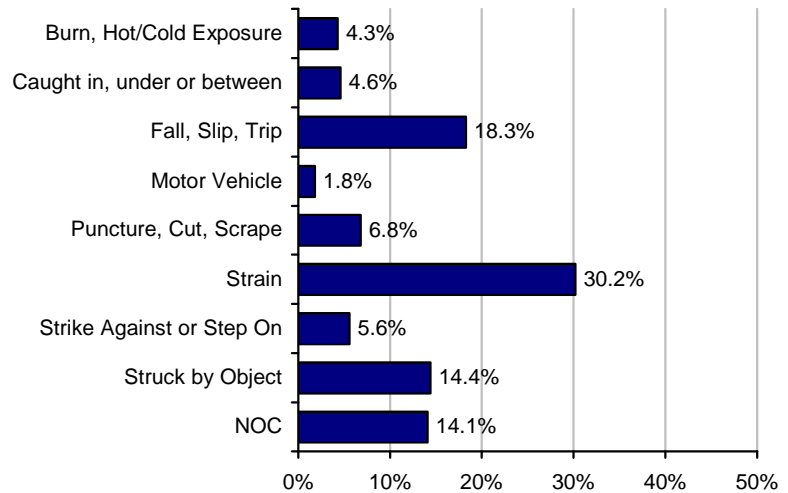
**Notes:**

<sup>1</sup>Source: International Association of Industrial Accident Boards and Commissions (IAIABC).

<sup>2</sup>NOC means Not Otherwise Classified.

Exhibit 2.12

### Reported Claims - FY05 By Cause of Injury<sup>1</sup>



### Reported Claims By Cause of Injury<sup>1</sup> and Fiscal Year of Injury

Exhibit 2.13

Cause of Injury	FY01		FY02		FY03		FY04		FY05	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Burn, Hot/Cold Exposure	1,341	3.8%	1,426	4.3%	1,273	3.8%	1,319	4.1%	1,379	4.3%
Caught In, Under or Between	1,489	4.2%	1,407	4.2%	1,613	4.8%	1,519	4.7%	1,477	4.6%
Fall, Slip, Trip	6,776	19.2%	5,918	17.7%	5,994	18.0%	6,031	18.6%	5,876	18.3%
Motor Vehicle	656	1.9%	596	1.8%	579	1.7%	639	2.0%	565	1.8%
Puncture, Cut, Scrape	2,963	8.4%	2,701	8.1%	2,316	7.0%	2,144	6.6%	2,195	6.8%
Strain	10,375	29.5%	10,145	30.3%	10,204	30.6%	9,630	29.7%	9,708	30.2%
Strike Against or Step On	2,012	5.7%	2,001	6.0%	1,911	5.7%	2,007	6.2%	1,800	5.6%
Struck by Object	4,576	13.0%	4,570	13.7%	4,627	13.9%	4,553	14.0%	4,633	14.4%
NOC <sup>2</sup>	5,015	14.2%	4,678	14.0%	4,804	14.4%	4,601	14.2%	4,531	14.1%
<b>Total</b>	<b>35,203</b>	<b>100%</b>	<b>33,442</b>	<b>100%</b>	<b>33,321</b>	<b>100%</b>	<b>32,443</b>	<b>100%</b>	<b>32,164</b>	<b>100%</b>

### Reported Claims – FY05 By Industry and Cause of Injury<sup>1</sup>

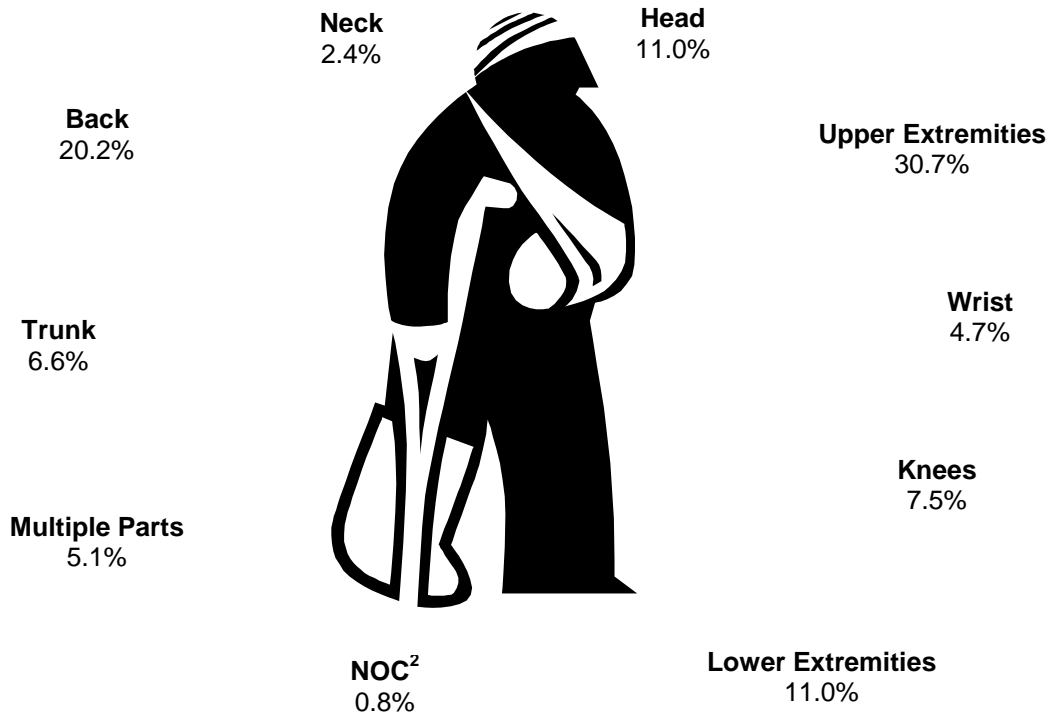
Exhibit 2.14

Industry	Burn Exposure	Caught in or Between	Puncture, Cut by	Fall, Slip, Trip	Vehicle Related	Strain, Jump, Lift	Hit against, Step on	Struck by	All Others	NOC	Totals
AFF	2.9%	8.2%	2.3%	18.2%	3.2%	28.2%	4.7%	21.4%	10.6%	0.3%	100%
Construction	3.0%	4.8%	10.0%	16.5%	2.0%	26.9%	5.4%	16.0%	15.3%	0.2%	100%
FIRE	3.1%	4.2%	3.7%	23.6%	1.9%	30.1%	4.0%	9.9%	19.3%	0.2%	100%
Manufacturing	3.9%	7.0%	6.8%	11.9%	1.1%	31.6%	5.6%	12.7%	19.0%	0.6%	100%
Mining	6.5%	8.2%	5.1%	13.0%	3.7%	22.2%	6.1%	16.6%	18.5%	0.0%	100%
Public Agencies	6.9%	2.9%	3.3%	19.1%	2.1%	24.8%	5.6%	19.6%	15.8%	0.0%	100%
Retail Trade	4.6%	4.1%	10.5%	16.4%	0.9%	34.7%	5.5%	11.8%	11.1%	0.3%	100%
Services	4.0%	4.1%	6.7%	20.0%	1.4%	29.9%	5.0%	14.9%	13.8%	0.1%	100%
TCPU	2.7%	3.3%	4.3%	20.2%	3.7%	33.7%	5.4%	13.3%	13.2%	0.1%	100%
Wholesale Trade	2.2%	5.6%	6.6%	15.0%	2.0%	37.3%	6.1%	12.5%	12.3%	0.3%	100%
Not Reported	4.2%	5.1%	6.9%	18.8%	2.0%	30.2%	6.4%	13.3%	12.8%	0.4%	100%
<b>% of Total Injuries</b>	<b>4.3%</b>	<b>4.6%</b>	<b>6.8%</b>	<b>18.3%</b>	<b>1.8%</b>	<b>30.2%</b>	<b>5.6%</b>	<b>14.4%</b>	<b>13.9%</b>	<b>0.2%</b>	<b>100%</b>

## Notes:

<sup>1</sup>Source: International Association of Industrial Accident Boards and Commissions (IAIABC).<sup>2</sup>NOC means Not Otherwise Classified.

**Exhibit 2.15**  
**Reported Claims – FY05**  
**By Part of Body<sup>1</sup>**



**Exhibit 2.16**  
**Reported Claims**  
**By Part of Body<sup>1</sup> and Fiscal Year of Injury**

Part of Body	FY01		FY02		FY03		FY04		FY05	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Back	6,891	19.6%	6,606	19.8%	6,646	19.9%	6,588	20.3%	6,505	20.2%
Head	3,850	10.9%	3,814	11.4%	3,774	11.3%	3,648	11.2%	3,522	11.0%
Knees	2,386	6.8%	2,334	7.0%	2,476	7.4%	2,557	7.9%	2,423	7.5%
Lower Extremities	3,644	10.4%	3,517	10.5%	3,585	10.8%	3,439	10.6%	3,534	11.0%
Multiple Parts	2,512	7.1%	1,854	5.5%	1,655	5.0%	1,368	4.2%	1,654	5.1%
Neck	755	2.1%	763	2.3%	828	2.5%	810	2.5%	778	2.4%
Trunk	2,048	5.8%	2,109	6.3%	2,089	6.3%	2,099	6.5%	2,126	6.6%
Upper Extremities	11,056	31.4%	10,563	31.6%	10,424	31.3%	10,118	31.2%	9,859	30.7%
Wrist	1,714	4.9%	1,690	5.1%	1,644	4.9%	1,619	5.0%	1,519	4.7%
All Other Claims, NOC <sup>2</sup>	347	1.0%	192	0.6%	200	0.6%	197	0.6%	244	0.8%
<b>Total</b>	<b>\$35,203</b>	<b>100%</b>	<b>\$33,442</b>	<b>100%</b>	<b>\$33,321</b>	<b>100%</b>	<b>\$32,443</b>	<b>100%</b>	<b>\$32,164</b>	<b>100%</b>

**Notes:**

<sup>1</sup>Source: International Association of Industrial Accident Boards and Commissions (IAIABC).

<sup>2</sup>NOC means Not Otherwise Classified.

## Insurer Denial of Claims

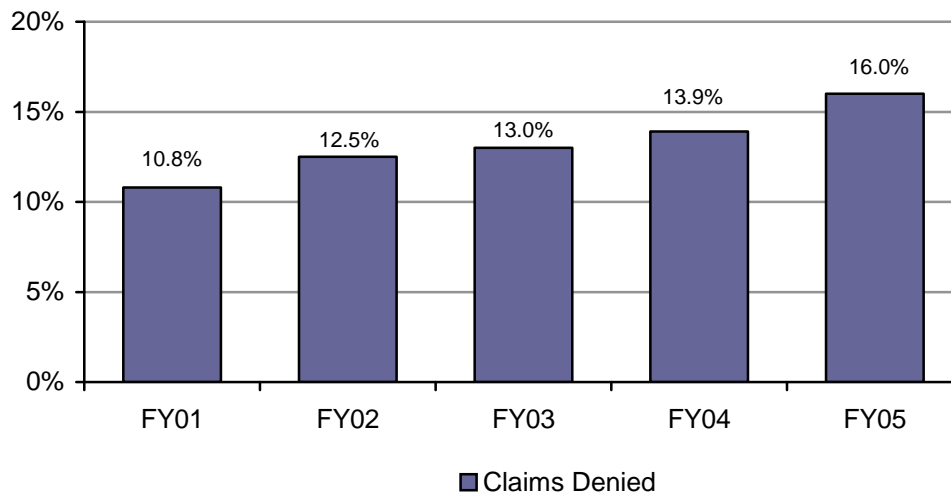
**Exhibit 2.17**  
**Insurer Denial of Claims<sup>1</sup>**  
**By Reason of Denial and Fiscal Year of Injury**

Reason for Claim Denial		FY01	FY02	FY03	FY04	FY05
Coverage Issue	Corporate officer rejected	1	1	1	3	5
	Elects no coverage	6	2	4	3	1
	Independent Contractor issue	6	2	1	2	6
	Question which insurer liable	20	20	19	19	11
	No coverage	31	16	9	22	14
Definition of Injury	Heart attack - not caused by accident	6	13	11	16	22
	Does not meet definition of injury	377	404	504	312	511
	Does not meet definition of Occupational Disease	52	68	69	75	71
	Stress - not compensable	32	29	27	27	19
Insufficient Information	Incomplete or missing information necessary to accept liability	181	117	55	52	97
Late Claim Filing	Injury	57	68	85	77	49
	Occupational Disease	2	2	1	0	0
No Employer Notice	No 30-day notice to employer or insurer	154	149	148	204	201
Not in Course & Scope	Not in course and scope of employment	235	227	266	364	392
	No objective medical findings to substantiate injury	2,061	2,603	2,767	3,022	3,570
Other	Other	592	463	384	398	432
<b>Total</b>		<b>3,813</b>	<b>4,184</b>	<b>4,351</b>	<b>4,596</b>	<b>5,401</b>

**Note:**

<sup>1</sup>The insurer may later accept claims initially denied. Statistics on accepted injuries subsequent to a denial are not currently available.

**Exhibit 2.18**  
**Insurer Denial of Claims<sup>1</sup>**  
**By Percent and Fiscal Year of Injury**



**Note:**

<sup>1</sup>The insurer may later accept claims initially denied. Statistics on accepted injuries subsequent to a denial are not currently available.



## Fatal Occupational Injuries-2004

### an excerpt from the 2004 Census of Fatal Occupational Injuries<sup>1</sup>

Thousands of workers in Montana are injured each year in work-related accidents. Some of these result in death. Many of the accidents could have been avoided if the employers and employees involved took proper safety measures to prevent them.

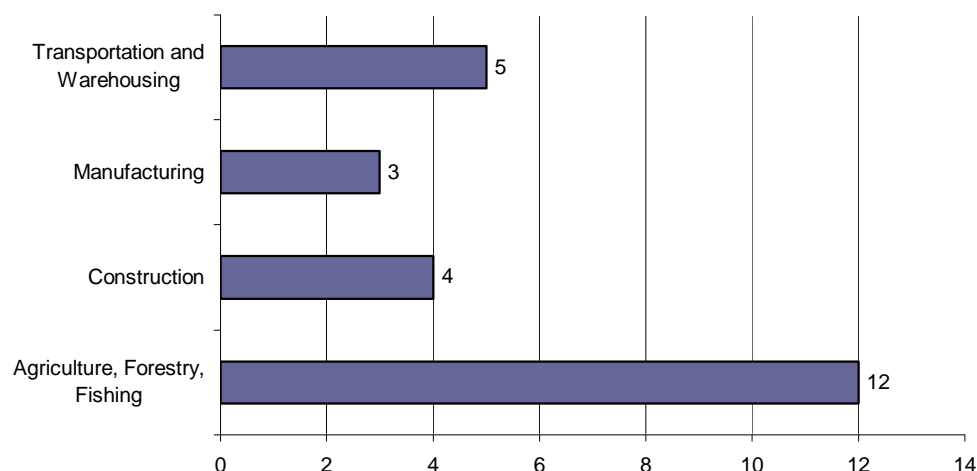
This report provides information gathered by the Census of Fatal Occupational Injuries (CFOI) program, Research and Analysis Bureau, Montana Department of Labor and Industry, on fatal occupational accidents that occurred in Montana during calendar year 2004. The Occupational Safety and Health Act of 1970, and Title 29, Part 1904 of the Code of Federal Regulations state:

Within 8 hours after the occurrence of an employment accident which is fatal to one or more employees, or which results in hospitalization of three or more employees, the employer of any employees so injured or killed shall report the accident either orally or in writing to the nearest office of the Area Director of the Occupational Safety and Health Administration, U.S. Department of Labor. The reporting may be by telephone. The report shall relate the circumstances of the accident, the number of fatalities, and the extent of any injuries. The Area Director may require such additional reports in writing or otherwise, as they deem necessary, concerning the accident.

## Summary

Overall, there were a total of 39 job-related fatalities in Montana in 2004. The following chart shows Occupational Fatalities by Industry.

**Exhibit 2.19**  
**Fatal Work Injuries in Selected Industries**  
**Montana 2004**

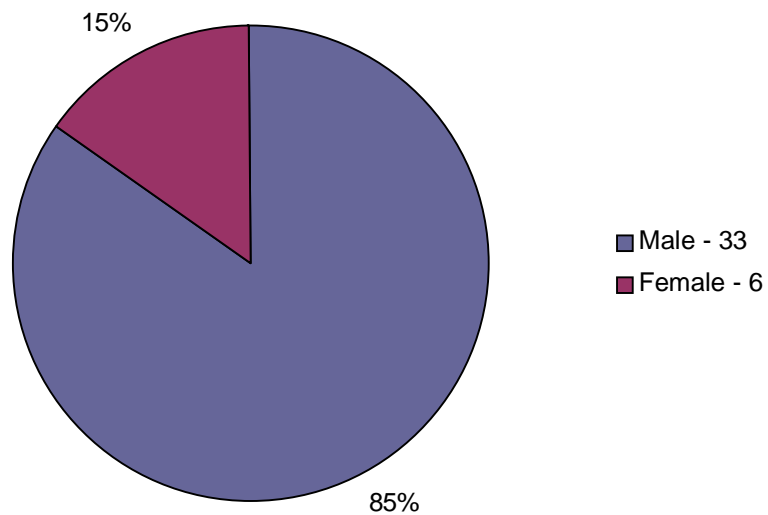


Total Number of Fatalities in 2004 – 39

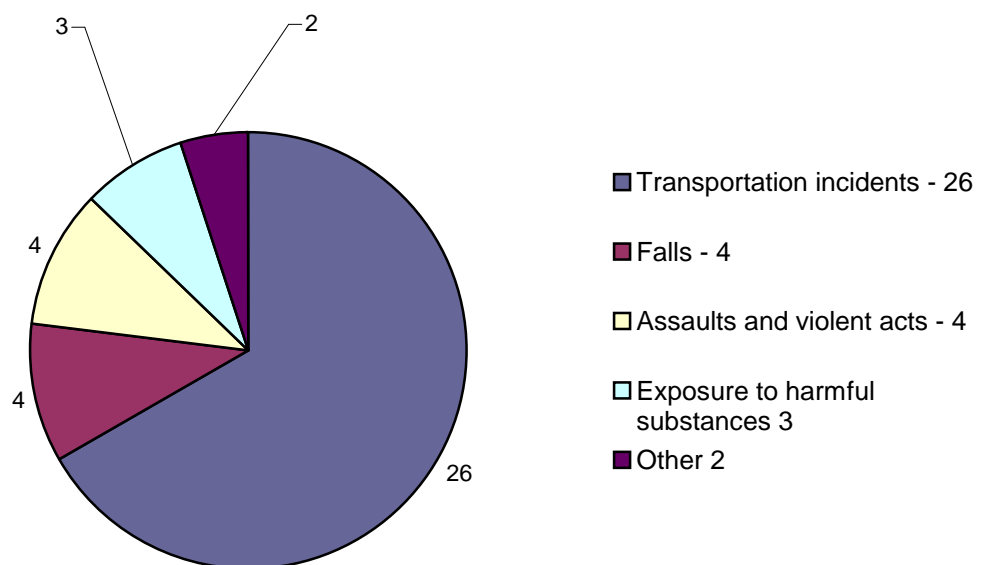
Totals include data for Fatalities by Industry not shown separately, that do not meet publication criteria.

<sup>1</sup> This report was published by the Montana Department of Labor and Industry, Research and Analysis Bureau. The complete report may be viewed at: <http://www.ourfactsyourfuture.org/> under 'Publications and Articles'.

**Exhibit 2.20**  
**Occupational Fatalities by Gender**  
 Montana 2004

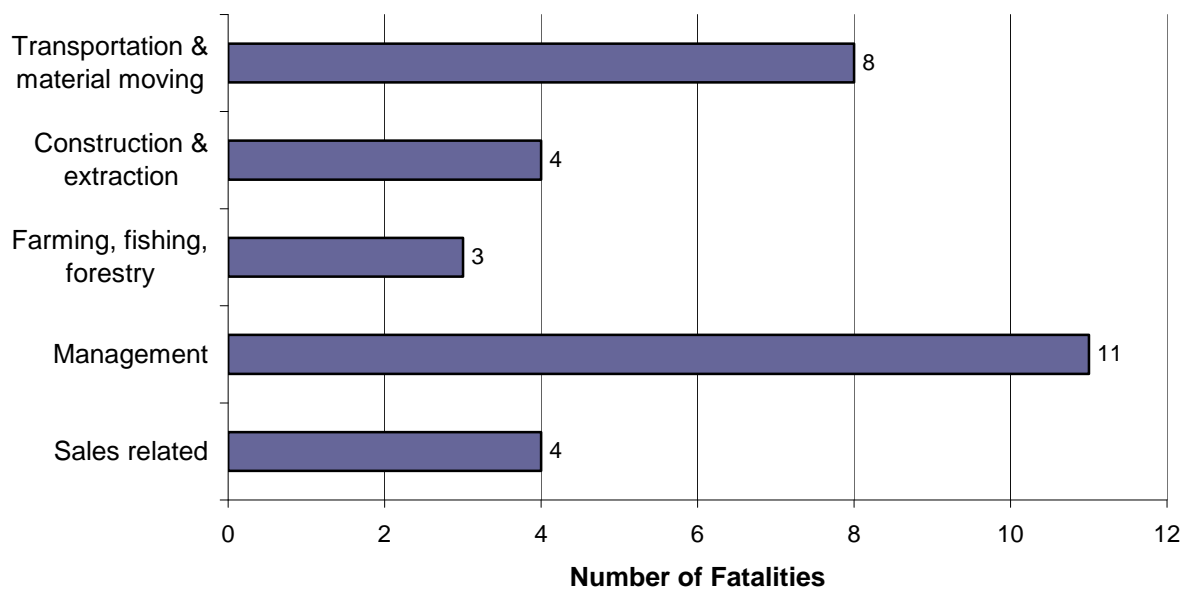


**Exhibit 2.21**  
**Workplace Fatalities by Event or Exposure**  
 Montana 2004



Total Number of Fatalities in 2004 - 39

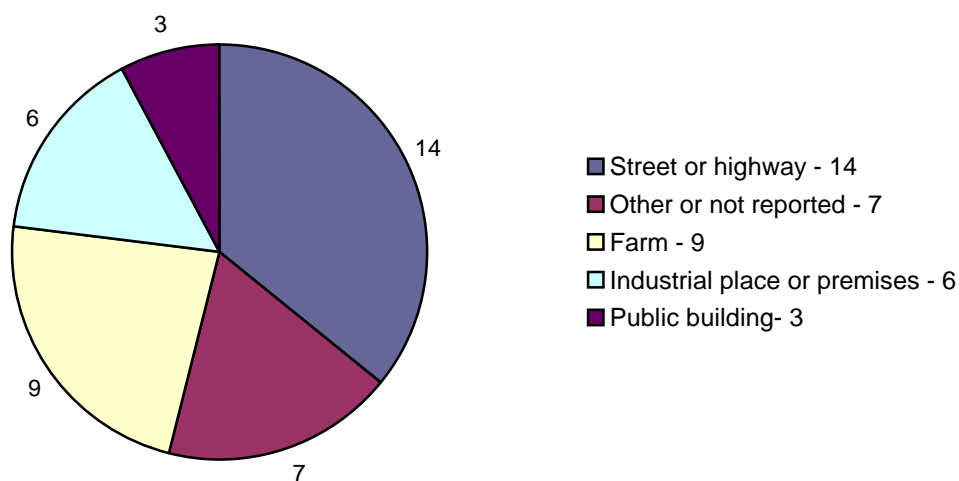
**Exhibit 2.22**  
**Occupations with the Largest Number of Fatalities**  
**Montana 2004**



Total Number of Fatalities in 2004 – 39

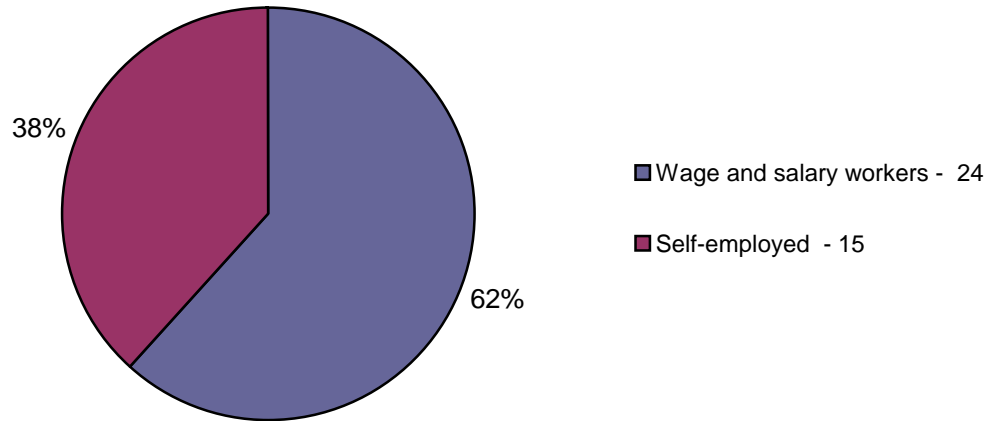
Totals include data for Occupations not shown separately, that do not meet publication criteria.

**Exhibit 2.23**  
**Fatal Work Injuries by Location**  
**Montana 2004**



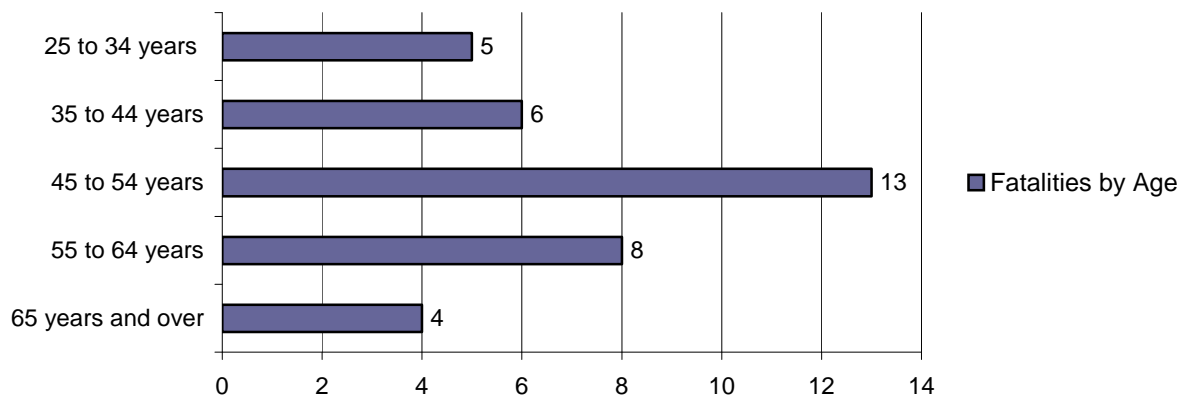
Total Number of Fatalities in 2004 – 39

**Exhibit 2.24**  
**Occupational Fatalities by Employee Status**  
**Montana 2004**



Total number of Fatalities in 2004 – 39

**Exhibit 2.25**  
**Occupational Fatalities by Age**  
**Montana 2004**



Total Number of Fatalities in 2004 – 39

Totals include data for Age not shown separately, that do not meet publication criteria.